

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN**

In re:	§	Case No. 12-31820-DSO
	§	
MARK G FINLEY	§	
CYNTHIA A FINLEY	§	
	§	
Debtors	§	

**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 04/26/2012. The undersigned trustee was appointed on 04/27/2012.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. § 704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized gross receipts of \$8,950.13

Funds were disbursed in the following amounts:

Payments made under an interim distribution	\$0.00
Administrative expenses	\$2,038.55
Bank service fees	\$40.75
Other Payments to creditors	\$0.00
Non-estate funds paid to 3 <sup>rd</sup> Parties	\$0.00
Exemptions paid to the debtor	\$0.00
Other payments to the debtor	\$0.00
Leaving a balance on hand of <sup>1</sup>	<u>\$6,870.83</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

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<sup>1</sup> The balance on funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursements will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 10/09/2012 and the deadline for filing government claims was 10/26/2012. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.
7. The Trustee's proposed distribution is attached as **Exhibit D**.
8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$1,645.01. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$1,645.01, for a total compensation of \$1,645.01<sup>2</sup>. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00, and now requests reimbursement for expenses of \$38.86, for total expenses of \$38.86.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 03/20/2013

By: /s/ Collene K. Corcoran  
Trustee

**STATEMENT:** This Uniform form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

**FORM 1**  
**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Page No: 1

Exhibit A

**Case No.:** 12-31820-DSO  
**Case Name:** FINLEY, MARK G AND FINLEY, CYNTHIA A  
**For the Period Ending:** 3/20/2013

**Trustee Name:** Collene K. Corcoran  
**Date Filed (f) or Converted (c):** 04/26/2012 (f)  
**\$341(a) Meeting Date:** 06/11/2012  
**Claims Bar Date:** 10/09/2012

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
<b>Ref. #</b>					
1	RESIDENCE - 4567 MT. BRIGHTON DR., BRIGHTON, MI	\$75,000.00	\$0.00	\$0.00	FA
2	RENTAL PROPERTY-DUPLEX- 19/21 MAPLECREST, HOWELL,	\$75,000.00	\$0.00	\$0.00	FA
3	RENTAL PROPERTY-DUPLEX-5228 VANWINKLE, BRIGHTON, M	\$98,000.00	\$0.00	\$0.00	FA
4	RENTAL PROPERTY-DUPLEX-5212/5214 VANWINKLE, BRIGHT	\$98,000.00	\$0.00	\$0.00	FA
5	CASH ON HAND	\$100.00	\$0.00	\$0.00	FA
6	LAKE TRUST CREDIT UNION CHECKING ACCOUNT ENDING IN	\$1,500.00	\$0.00	\$0.00	FA
7	LAKE TRUST CREDIT UNION SAVINGS ACCOUNT ENDING IN	\$16.00	\$0.00	\$0.00	FA
8	LAKE TRUST CREDIT UNION BUSINESS (CINMAR, LLC) CHE	\$224.00	\$0.00	\$0.00	FA
9	LAKE TRUST CREDIT UNION BUSINESS (CINMAR, LLC) SAV	\$8.00	\$0.00	\$0.00	FA
10	LAKE TRUST CREDIT UNION CHECKING ACCOUNT ENDING IN	\$100.00	\$0.00	\$0.00	FA
11	LAKE TRUST CREDIT UNION SAVINGS ACCOUNT ENDING IN	\$6.00	\$0.00	\$0.00	FA
12	LAKE TRUST CREDIT UNION BUSINESS (FINC, LLC) CHEC	\$4.00	\$0.00	\$0.00	FA
13	LAKE TRUST CREDIT UNION BUSINESS (FINCO, LLC) SAVI	\$6.00	\$0.00	\$0.00	FA
14	LAKE TRUST CREDIT UNION BUSINESS (ANNGOR, LLC) CHE	\$1,144.00	\$0.00	\$0.00	FA
15	LAKE TRUST CREDIT UNION BUSINESS (ANNGOR, LLC.) SA	\$10.00	\$0.00	\$0.00	FA
16	HOUSEHOLD GOODS AND FURNISHINGS	\$2,000.00	\$0.00	\$0.00	FA
17	CLOTHING	\$400.00	\$0.00	\$0.00	FA

**FORM 1**  
**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Page No: 2

Exhibit A

Case No.: 12-31820-DSO  
Case Name: FINLEY, MARK G AND FINLEY, CYNTHIA A  
For the Period Ending: 3/20/2013

Trustee Name: Collene K. Corcoran  
Date Filed (f) or Converted (c): 04/26/2012 (f)  
§341(a) Meeting Date: 06/11/2012  
Claims Bar Date: 10/09/2012

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
18 CLOTHING	\$400.00	\$0.00		\$0.00	FA
19 SILVER WEDDING BAND	\$100.00	\$0.00		\$0.00	FA
20 WHITE GOLD WEDDING RING, ONE SET OF GOLD EARRINGS,	\$700.00	\$0.00		\$0.00	FA
21 TERM LIFE INSURANCE THROUGH EMPLOYER (FACE VALUE \$	\$0.00	\$0.00		\$0.00	FA
22 TERM LIFE INSURANCE THROUGH EMPLOYER FOR SPOUSE (F	\$0.00	\$0.00		\$0.00	FA
23 401 K PLAN WITH FIDELITY INCLUDING ROLLOVER IRA	\$104,663.00	\$0.00		\$0.00	FA
24 FINCO LLC (RENTAL PROPERTY)	\$0.00	\$0.00		\$0.00	FA
25 CINMAR PROPERTIES LLC (RENTAL PROPERTY)	\$0.00	\$0.00		\$0.00	FA
26 ANNGOR, LLC (RENTAL PROPERTY)	\$0.00	\$0.00		\$0.00	FA
27 2010 STATE INCOME TAX REFUND	\$1,481.00	\$0.00		\$0.00	FA
28 2011 FEDERAL \$2,032 AND STATE \$1,511 TAX REFUNDS	\$3,543.00	\$0.00		\$0.00	FA
29 2007 FORD F-150	\$14,000.00	\$0.00		\$0.00	FA
30 2007 JEEP (JT OWNERSHIP WITH FATHER) 1/2 INTEREST	\$4,000.00	\$0.00		\$0.00	FA
31 2008 CHRYSLER TOWN & COUNTRY	\$8,000.00	\$0.00		\$0.00	FA
32 2000 STARCRAFT POP-UP CAMPER	\$500.00	\$0.00		\$0.00	FA
33 TRAILER	\$100.00	\$0.00		\$0.00	FA
34 1 DOG AND 1 CAT	\$100.00	\$0.00		\$0.00	FA
35 GARNISHED FUNDS TAKEN BY CITIBANK FROM LAKE TRUST	\$3,709.04	\$0.00		\$0.00	FA
36 POST-PETITION RENTS (u)	\$0.00	\$8,950.00		\$8,950.00	FA
37 void – this asset was created due to conversion of system	\$0.00	\$0.00		\$0.00	FA
INT Interest Asset	Unknown	Unknown		\$0.13	FA



# FORM 2

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Exhibit B

## CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 12-31820-DSO  
Case Name: FINLEY, MARK G AND FINLEY, CYNTHIA A  
Primary Taxpayer ID #: \*\*\*\*\*4587  
Co-Debtor Taxpayer ID #:  
For Period Beginning: 4/26/2012  
For Period Ending: 3/20/2013

Trustee Name: Collene K. Corcoran  
Bank Name: Bank of Texas  
Checking Acct #: \*\*\*\*\*0203  
Account Title: DDA  
Blanket bond (per case limit): \$2,000,000.00  
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
02/12/2013		BANK OF KANSAS CITY	Transfer Funds	9999-000	\$6,870.83		\$6,870.83

<b>TOTALS:</b>	\$6,870.83	\$0.00	\$6,870.83
Less: Bank transfers/CDs	\$6,870.83	\$0.00	
<b>Subtotal</b>	\$0.00	\$0.00	
Less: Payments to debtors	\$0.00	\$0.00	
<b>Net</b>	\$0.00	\$0.00	

### For the period of 4/26/2012 to 3/20/2013

Total Compensable Receipts:	\$0.00
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$0.00
Total Internal/Transfer Receipts:	\$6,870.83

Total Compensable Disbursements:	\$0.00
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$0.00
Total Internal/Transfer Disbursements:	\$0.00

### For the entire history of the account between 02/12/2013 to 3/20/2013

Total Compensable Receipts:	\$0.00
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$0.00
Total Internal/Transfer Receipts:	\$6,870.83

Total Compensable Disbursements:	\$0.00
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$0.00
Total Internal/Transfer Disbursements:	\$0.00

# FORM 2

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Exhibit B

## CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 12-31820-DSO  
Case Name: FINLEY, MARK G AND FINLEY, CYNTHIA A  
Primary Taxpayer ID #: \*\*\*\*\*4587  
Co-Debtor Taxpayer ID #:  
For Period Beginning: 4/26/2012  
For Period Ending: 3/20/2013

Trustee Name: Collene K. Corcoran  
Bank Name: BANK OF KANSAS CITY  
Checking Acct #: \*\*\*\*\*0598  
Account Title: Checking - Non Interest  
Blanket bond (per case limit): \$2,000,000.00  
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
10/12/2012		Trsf In From Bank of America	INITIAL WIRE TRANSFER IN	9999-000	\$8,932.08		\$8,932.08
10/18/2012	10001	CHASE	POST-PETITION - mortgage payment Loan #1581882906 for Mark G. Finley and Cynthia A. Finley - 19/21 MAPLECREST DR., HOWELL - PER ORDER DATED 11/14/12	2990-000		\$1,400.00	\$7,532.08
11/15/2012		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		\$6.23	\$7,525.85
12/03/2012	10002	PALLAS, RICHARD	ACCOUNTANT FOR THE TRUSTEE FEES PER ORDER DATED 11/30/12	3410-000		\$400.00	\$7,125.85
12/03/2012	10003	PALLAS, RICHARD	ACCOUNTANT FOR THE TRUSTEE EXPESNES PER ORDER DATED 11/30/12	3420-000		\$13.55	\$7,112.30
12/06/2012	10004	STATE OF MICHIGAN	EMPLOYER ID NO: 35-6984587 - 2012 FORM MI-1041	2820-000		\$225.00	\$6,887.30
12/14/2012		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		\$8.33	\$6,878.97
01/16/2013		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		\$8.14	\$6,870.83
02/12/2013		Bank of Texas	Transfer Funds	9999-000		\$6,870.83	\$0.00

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Exhibit B

## CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 12-31820-DSO  
Case Name: FINLEY, MARK G AND FINLEY, CYNTHIA A  
Primary Taxpayer ID #: \*\*\*\*\*4587  
Co-Debtor Taxpayer ID #:  
For Period Beginning: 4/26/2012  
For Period Ending: 3/20/2013

Trustee Name: Collene K. Corcoran  
Bank Name: BANK OF KANSAS CITY  
Checking Acct #: \*\*\*\*\*0598  
Account Title: Checking - Non Interest  
Blanket bond (per case limit): \$2,000,000.00  
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

<b>TOTALS:</b>	\$8,932.08	\$8,932.08	\$0.00
Less: Bank transfers/CDs	\$8,932.08	\$6,870.83	
<b>Subtotal</b>	\$0.00	\$2,061.25	
Less: Payments to debtors	\$0.00	\$0.00	
<b>Net</b>	\$0.00	\$2,061.25	

### For the period of 4/26/2012 to 3/20/2013

Total Compensable Receipts:	\$0.00
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$0.00
Total Internal/Transfer Receipts:	\$8,932.08

Total Compensable Disbursements:	\$2,061.25
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$2,061.25
Total Internal/Transfer Disbursements:	\$6,870.83

### For the entire history of the account between 10/12/2012 to 3/20/2013

Total Compensable Receipts:	\$0.00
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$0.00
Total Internal/Transfer Receipts:	\$8,932.08

Total Compensable Disbursements:	\$2,061.25
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$2,061.25
Total Internal/Transfer Disbursements:	\$6,870.83



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Exhibit B

## CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 12-31820-DSO  
Case Name: FINLEY, MARK G AND FINLEY, CYNTHIA A  
Primary Taxpayer ID #: \*\*\*\*\*4587  
Co-Debtor Taxpayer ID #:  
For Period Beginning: 4/26/2012  
For Period Ending: 3/20/2013

Trustee Name: Collene K. Corcoran  
Bank Name: Bank of America  
Money Market Acct #: \*\*\*\*\*7368  
Account Title: Money Market - Interest Bearing  
Blanket bond (per case limit): \$2,000,000.00  
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
07/09/2012	(36)	JESSICA M. SMITH	POST-PETITION RENT - PER ORDER DATED 11/14/12 AND 10/16/12	1222-000	\$625.00		\$625.00
07/09/2012	(36)	MALINDA FOX	POST-PETITION RENT - PER ORDER DATED 11/14/12 AND 10/16/12	1222-000	\$700.00		\$1,325.00
07/11/2012	(36)	ANDREW N. DOBEK II	POST-PETITION RENT - PER ORDER DATED 11/14/12 AND 10/16/12	1222-000	\$700.00		\$2,025.00
07/11/2012	(36)	BARBARA MCMILLEN	POST-PETITION RENT - PER ORDER DATED 11/14/12 AND 10/16/12	1222-000	\$700.00		\$2,725.00
07/27/2012	(36)	BARBARA MCMILLEN	POST-PETITION RENT - PER ORDER DATED 11/14/12 AND 10/16/12	1222-000	\$700.00		\$3,425.00
07/30/2012	(36)	ANDREW N. DOBEK II	POST-PETITION RENT - PER ORDER DATED 11/14/12 AND 10/16/12	1222-000	\$700.00		\$4,125.00
07/31/2012	(INT)	Bank of America	Interest Rate 0.010	1270-000	\$0.01		\$4,125.01
08/06/2012	(36)	MALINDA FOX	POST-PETITION RENT - PER ORDER DATED 11/14/12 AND 10/16/12	1222-000	\$500.00		\$4,625.01
08/06/2012	(36)	MALINDA FOX	POST-PETITION RENT - PER ORDER DATED 11/14/12 AND 10/16/12	1222-000	\$200.00		\$4,825.01
08/27/2012	(36)	BARBARA MCMILLEN	POST-PETITION RENT - PER ORDER DATED 11/14/12 AND 10/16/12	1222-000	\$700.00		\$5,525.01
08/30/2012	(36)	JESSICA M. SMITH	POST-PETITION RENT - PER ORDER DATED 11/14/12 AND 10/16/12	1222-000	\$625.00		\$6,150.01
08/31/2012	(36)	ANDREW N. DOBEK II	POST-PETITION RENT - PER ORDER DATED 11/14/12 AND 10/16/12	1222-000	\$700.00		\$6,850.01
08/31/2012	(INT)	Bank of America	Interest Rate 0.010	1270-000	\$0.04		\$6,850.05
08/31/2012		Bank of America	BANK SERVICE FEE	2600-000		\$5.93	\$6,844.12
09/06/2012	(36)	MALINDA FOX	POST-PETITION RENT - PER ORDER DATED 11/14/12 AND 10/16/12	1222-000	\$700.00		\$7,544.12
09/26/2012	(36)	ANDREW N. DOBEK II	POST-PETITION RENT - PER ORDER DATED 11/14/12 AND 10/16/12	1222-000	\$700.00		\$8,244.12

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Exhibit B

## CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 12-31820-DSO  
Case Name: FINLEY, MARK G AND FINLEY, CYNTHIA A  
Primary Taxpayer ID #: \*\*\*\*\*4587  
Co-Debtor Taxpayer ID #:  
For Period Beginning: 4/26/2012  
For Period Ending: 3/20/2013

Trustee Name: Collene K. Corcoran  
Bank Name: Bank of America  
Money Market Acct #: \*\*\*\*\*7368  
Account Title: Money Market - Interest Bearing  
Blanket bond (per case limit): \$2,000,000.00  
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
09/27/2012	(36)	BARBARA MCMILLEN	POST-PETITION RENT - PER ORDER DATED 11/14/12 AND 10/16/12	1222-000	\$700.00		\$8,944.12
09/28/2012	(INT)	Bank of America	Interest Rate 0.010	1270-000	\$0.05		\$8,944.17
09/28/2012		Bank of America	BANK SERVICE FEE	2600-000		\$8.12	\$8,936.05
10/12/2012	(INT)	Bank of America	INTEREST REC'D FROM BANK	1270-000	\$0.03		\$8,936.08
10/12/2012		Bank of America	BANK FEES	2600-000		\$4.00	\$8,932.08
10/12/2012		Trsf To BANK OF KANSAS CITY	FINAL TRANSFER	9999-000		\$8,932.08	\$0.00

<b>TOTALS:</b>	\$8,950.13	\$8,950.13	\$0.00
<b>Less: Bank transfers/CDs</b>	\$0.00	\$8,932.08	
<b>Subtotal</b>	\$8,950.13	\$18.05	
<b>Less: Payments to debtors</b>	\$0.00	\$0.00	
<b>Net</b>	\$8,950.13	\$18.05	

### For the period of 4/26/2012 to 3/20/2013

Total Compensable Receipts:	\$8,950.13
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$8,950.13
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$18.05
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$18.05
Total Internal/Transfer Disbursements:	\$8,932.08

### For the entire history of the account between 07/09/2012 to 3/20/2013

Total Compensable Receipts:	\$8,950.13
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$8,950.13
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$18.05
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$18.05
Total Internal/Transfer Disbursements:	\$8,932.08

# FORM 2

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Exhibit B

## CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 12-31820-DSO  
Case Name: FINLEY, MARK G AND FINLEY, CYNTHIA A  
Primary Taxpayer ID #: \*\*\*\*\*4587  
Co-Debtor Taxpayer ID #:  
For Period Beginning: 4/26/2012  
For Period Ending: 3/20/2013

Trustee Name: Collene K. Corcoran  
Bank Name: Bank of America  
Money Market Acct #: \*\*\*\*\*7368  
Account Title: Money Market - Interest Bearing  
Blanket bond (per case limit): \$2,000,000.00  
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

TOTAL - ALL ACCOUNTS

NET DEPOSITS

NET DISBURSE

ACCOUNT BALANCES

\$8,950.13

\$2,079.30

\$6,870.83

### For the period of 4/26/2012 to 3/20/2013

Total Compensable Receipts: \$8,950.13  
Total Non-Compensable Receipts: \$0.00  
Total Comp/Non Comp Receipts: \$8,950.13  
Total Internal/Transfer Receipts: \$15,802.91

Total Compensable Disbursements: \$2,079.30  
Total Non-Compensable Disbursements: \$0.00  
Total Comp/Non Comp Disbursements: \$2,079.30  
Total Internal/Transfer Disbursements: \$15,802.91

### For the entire history of the case between 04/26/2012 to 3/20/2013

Total Compensable Receipts: \$8,950.13  
Total Non-Compensable Receipts: \$0.00  
Total Comp/Non Comp Receipts: \$8,950.13  
Total Internal/Transfer Receipts: \$15,802.91

Total Compensable Disbursements: \$2,079.30  
Total Non-Compensable Disbursements: \$0.00  
Total Comp/Non Comp Disbursements: \$2,079.30  
Total Internal/Transfer Disbursements: \$15,802.91

## CLAIM ANALYSIS REPORT

Page No: 1

Exhibit C

Case No. 12-31820-DSO  
Case Name: FINLEY, MARK G AND FINLEY, CYNTHIA A  
Claims Bar Date: 10/09/2012

Trustee Name: Collene K. Corcoran  
Date: 3/20/2013

Claim No.:	Creditor Name	Claim Date	Claim Class	Claim Status	Uniform Tran Code	Scheduled Amount	Claim Amount	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
	COLLENE K. CORCORAN P.O. Box 535 Oxford MI 48371	03/07/2013	Trustee Compensation	Allowed	2100-000	\$0.00	\$1,645.01	\$1,645.01	\$0.00	\$0.00	\$0.00	\$1,645.01
	COLLENE K. CORCORAN P.O. Box 535 Oxford MI 48371	03/06/2013	Trustee Expenses	Allowed	2200-000	\$0.00	\$38.86	\$38.86	\$0.00	\$0.00	\$0.00	\$38.86
1	SUNTRUST MORTGAGE INC Bankruptcy Department RVW 3034 P O Box 27767 Richmond VA 23261	07/26/2012	Real Estate - Consensual Liens	Allowed	4110-000	\$0.00	\$16,278.12	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

**Claim Notes:** TRUSTEE DID NOT ADMINISTER THE ASSET IN WHICH THE CREDITOR ASSERTS A SECURITY INTEREST - CLAIM WILL NOT BE PAID - IN RE: PADGETT

11	MICHIGAN DEPARTMENT OF TREASURY Bankruptcy Unit PO Box 30168 Lansing MI 48909	08/29/2012	Claims of Governmental Units - 507(	Allowed	5800-000	\$0.00	\$154.25	\$154.25	\$0.00	\$0.00	\$0.00	\$154.25
2	QUANTUM3 GROUP LLC AS AGENT FOR World Financial Network Bank PO Box 788 #XXX4383 Kirkland WA 980830788	07/31/2012	General Unsecured 726(a)(2)	Allowed	7100-000	\$0.00	\$1,139.99	\$1,139.99	\$0.00	\$0.00	\$0.00	\$1,139.99
3	AMERICAN EXPRESS BANK FSB c/o Becket and Lee LLP POB 3001 #XXX1007 Malvern PA 193550701	08/02/2012	General Unsecured 726(a)(2)	Allowed	7100-000	\$0.00	\$2,674.97	\$2,674.97	\$0.00	\$0.00	\$0.00	\$2,674.97
4	NELNET  3015 South Parker Road Suite 400 #XXX8003 Aurora CO 80014	08/02/2012	General Unsecured 726(a)(2)	Allowed	7100-000	\$0.00	\$54,900.00	\$54,900.00	\$0.00	\$0.00	\$0.00	\$54,900.00

## CLAIM ANALYSIS REPORT

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Exhibit C

Case No. 12-31820-DSO  
Case Name: FINLEY, MARK G AND FINLEY, CYNTHIA A  
Claims Bar Date: 10/09/2012

Trustee Name: Collene K. Corcoran  
Date: 3/20/2013

Claim No.:	Creditor Name	Claim Date	Claim Class	Claim Status	Uniform Tran Code	Scheduled Amount	Claim Amount	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
5	AMERICAN EXPRESS BANK FSB c/o Becket and Lee LLP POB 3001 #XXX1004 Malvern PA 193550701	08/03/2012	General Unsecured 726(a)(2)	Allowed	7100-000	\$0.00	\$6,550.97	\$6,550.97	\$0.00	\$0.00	\$0.00	\$6,550.97
6	CAPITAL ONE BANK (USA), N.A. PO Box 71083 #XXX2845 Charlotte NC 282721083	08/07/2012	General Unsecured 726(a)(2)	Allowed	7100-000	\$0.00	\$2,112.54	\$2,112.54	\$0.00	\$0.00	\$0.00	\$2,112.54
7	CAPITAL ONE BANK (USA), N.A. PO Box 71083 #XXX6959 Charlotte NC 282721083	08/07/2012	General Unsecured 726(a)(2)	Allowed	7100-000	\$0.00	\$786.02	\$786.02	\$0.00	\$0.00	\$0.00	\$786.02
8	ASSET ACCEPTANCE LLC P O Box 2036 #XXX9783 Warren MI 48090	08/10/2012	General Unsecured 726(a)(2)	Allowed	7100-000	\$0.00	\$2,657.68	\$2,657.68	\$0.00	\$0.00	\$0.00	\$2,657.68
9	FIA CARD SERVICES, N.A. 4161 Piedmont Parkway NC4 105 03 14 #XXX0924 Greensboro NC 27410	08/20/2012	General Unsecured 726(a)(2)	Allowed	7100-000	\$0.00	\$21,518.10	\$21,518.10	\$0.00	\$0.00	\$0.00	\$21,518.10
10	PYOD, LLC ITS SUCCESSORS AND ASSIGNS AS ASSIGNEE of Citibank Resurgent Capital Services PO Box 19008 #XXX4739 Greenville SC 29602	08/28/2012	General Unsecured 726(a)(2)	Allowed	7100-000	\$0.00	\$8,419.56	\$8,419.56	\$0.00	\$0.00	\$0.00	\$8,419.56

## CLAIM ANALYSIS REPORT

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Exhibit C

Case No. 12-31820-DSO  
Case Name: FINLEY, MARK G AND FINLEY, CYNTHIA A  
Claims Bar Date: 10/09/2012

Trustee Name: Collene K. Corcoran  
Date: 3/20/2013

Claim No.:	Creditor Name	Claim Date	Claim Class	Claim Status	Uniform Tran Code	Scheduled Amount	Claim Amount	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
11a	MICHIGAN DEPARTMENT OF TREASURY Bankruptcy Unit PO Box 30168 Lansing MI 48909	08/29/2012	General Unsecured 726(a)(2)	Allowed	7100-000	\$0.00	\$1,890.95	\$1,890.95	\$0.00	\$0.00	\$0.00	\$1,890.95

**Claim Notes:** (11-1) Priority (&#036;5329.75) and unsecured (&#036;10136.00) tax debt(11-2) Amended priority (&#036;154.25) and amended unsecured (1890.95) tax debt

12	RUSSELL COLLECTION  P O BOX 7009 #XXX9292 FLINT MI 48507	09/17/2012	General Unsecured 726(a)(2)	Allowed	7100-000	\$0.00	\$35.48	\$35.48	\$0.00	\$0.00	\$0.00	\$35.48
13	CAPITAL ONE NA  c/o Becket and Lee LLP POB 3001 #XXX0293 Malvern PA 193550701	09/20/2012	General Unsecured 726(a)(2)	Allowed	7100-000	\$0.00	\$1,638.43	\$1,638.43	\$0.00	\$0.00	\$0.00	\$1,638.43
14	CAPITAL ONE NA  c/o Becket and Lee LLP POB 3001 #XXX1322 Malvern PA 193550701	09/24/2012	General Unsecured 726(a)(2)	Allowed	7100-000	\$0.00	\$1,572.55	\$1,572.55	\$0.00	\$0.00	\$0.00	\$1,572.55
15	CITIBANK, N.A.  c/o American InfoSource LP PO Box 248840 #XXX5563 Oklahoma City OK 731248840	10/03/2012	General Unsecured 726(a)(2)	Allowed	7100-000	\$0.00	\$13,170.77	\$13,170.77	\$0.00	\$0.00	\$0.00	\$13,170.77
16	CITIBANK, N.A.  c/o American InfoSource LP PO Box 248840 #XXX7924 Oklahoma City OK 731248840	10/03/2012	General Unsecured 726(a)(2)	Allowed	7100-000	\$0.00	\$8,754.23	\$8,754.23	\$0.00	\$0.00	\$0.00	\$8,754.23
17	PORTFOLIO RECOVERY ASSOCIATES, LLC POB 12914 #XXX4623 Norfolk VA 23541	10/08/2012	General Unsecured 726(a)(2)	Allowed	7100-000	\$0.00	\$14,696.26	\$14,696.26	\$0.00	\$0.00	\$0.00	\$14,696.26

## CLAIM ANALYSIS REPORT

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Exhibit C

Case No. 12-31820-DSO  
Case Name: FINLEY, MARK G AND FINLEY, CYNTHIA A  
Claims Bar Date: 10/09/2012

Trustee Name: Collene K. Corcoran  
Date: 3/20/2013

Claim No.:	Creditor Name	Claim Date	Claim Class	Claim Status	Uniform Tran Code	Scheduled Amount	Claim Amount	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
							\$160,634.74	\$144,356.62	\$0.00	\$0.00	\$0.00	\$144,356.62

## CLAIM ANALYSIS REPORT

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Exhibit C

Case No. 12-31820-DSO  
Case Name: FINLEY, MARK G AND FINLEY, CYNTHIA A  
Claims Bar Date: 10/09/2012

Trustee Name: Collene K. Corcoran  
Date: 3/20/2013

## CLAIM CLASS SUMMARY TOTALS

Claim Class	Claim Amount	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
Claims of Governmental Units - 507(	\$154.25	\$154.25	\$0.00	\$0.00	\$0.00	\$154.25
General Unsecured 726(a)(2)	\$142,518.50	\$142,518.50	\$0.00	\$0.00	\$0.00	\$142,518.50
Real Estate - Consensual Liens	\$16,278.12	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Trustee Compensation	\$1,645.01	\$1,645.01	\$0.00	\$0.00	\$0.00	\$1,645.01
Trustee Expenses	\$38.86	\$38.86	\$0.00	\$0.00	\$0.00	\$38.86



**TRUSTEE'S PROPOSED DISTRIBUTION**

Case No.: 12-31820-DSO  
Case Name: MARK G FINLEY  
CYNTHIA A FINLEY  
Trustee Name: Collene K. Corcoran

Balance on hand: \$6,870.83

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Amount
1	SunTrust Mortgage Inc	\$16,278.12	\$0.00	\$0.00	\$0.00

Total to be paid to secured creditors: \$0.00

Remaining balance: \$6,870.83

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Collene K. Corcoran, Trustee Fees	\$1,645.01	\$0.00	\$1,645.01
Collene K. Corcoran, Trustee Expenses	\$38.86	\$0.00	\$38.86

Total to be paid for chapter 7 administrative expenses: \$1,683.87

Remaining balance: \$5,186.96

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

Total to be paid to prior chapter administrative expenses: \$0.00

Remaining balance: \$5,186.96

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$154.25 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amt. of Claim	Interim Payments to Date	Proposed Payment
11	Michigan Department of Treasury	\$154.25	\$0.00	\$154.25

Total to be paid to priority claims: \$154.25  
Remaining balance: \$5,032.71

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$142,518.50 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 3.5 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amt. of Claim	Interim Payments to Date	Proposed Amount
2	Quantum3 Group LLC as agent for	\$1,139.99	\$0.00	\$40.25
3	American Express Bank FSB	\$2,674.97	\$0.00	\$94.46
4	Nelnet	\$54,900.00	\$0.00	\$1,938.67
5	American Express Bank FSB	\$6,550.97	\$0.00	\$231.33
6	Capital One Bank (USA), N.A.	\$2,112.54	\$0.00	\$74.60
7	Capital One Bank (USA), N.A.	\$786.02	\$0.00	\$27.76
8	Asset Acceptance LLC	\$2,657.68	\$0.00	\$93.85
9	FIA CARD SERVICES, N.A.	\$21,518.10	\$0.00	\$759.86
10	PYOD, LLC its successors and assigns as assignee	\$8,419.56	\$0.00	\$297.32
11a	Michigan Department of Treasury	\$1,890.95	\$0.00	\$66.77
12	RUSSELL COLLECTION	\$35.48	\$0.00	\$1.25
13	Capital One NA	\$1,638.43	\$0.00	\$57.86
14	Capital One NA	\$1,572.55	\$0.00	\$55.53
15	Citibank, N.A.	\$13,170.77	\$0.00	\$465.10
16	Citibank, N.A.	\$8,754.23	\$0.00	\$309.14
17	Portfolio Recovery Associates, LLC	\$14,696.26	\$0.00	\$518.96

Total to be paid to timely general unsecured claims: \$5,032.71  
Remaining balance: \$0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows: NONE

Total to be paid to tardily filed general unsecured claims:	<u>\$0.00</u>
Remaining balance:	<u>\$0.00</u>

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows: NONE

Total to be paid for subordinated claims:	<u>\$0.00</u>
Remaining balance:	<u>\$0.00</u>